



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
PNC Bank, National Association

In Re:

William Carl Muller
Anita Marjorie Muller

Debtors

Order Filed on November 13, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-30084 JKS

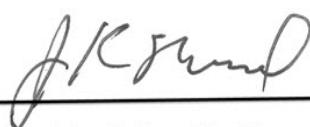
Hearing Date: 11/9/2023 @ 10am

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 13, 2023


Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: William Carl Muller and Anita Marjorie Muller

Case No: 18-30084 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 219 Highland Avenue, River Vale, NJ, 07675, and it appearing that notice of said motion was properly served upon all parties concerned, and John R. Murano, Esquire, representing the Debtors, and the parties having resolved the matter according to the following terms,

It is **ORDERED, ADJUDGED and DECREED** that as of November 3, 2023, Debtors are due for mortgage payments June 2023 through October 2023 for a total default of \$5,698.43 (1 x \$1,195.79; 1 @ \$1,154.28; 1 @ \$1,201.32; 1 @ \$ 1,214.12; 1 @ \$1,155.28 less suspense balance of \$222.36); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,698.43 in a lump sum directly to Secured Creditor no later than November 13, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2023, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
William Carl Muller
Anita Marjorie Muller
Debtors

Case No. 18-30084-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Nov 13, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID **Recipient Name and Address**
db/jdb + William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
John F. Murano	on behalf of Debtor William Carl Muller john@muranoroth.com vicky@muranoroth.com;muranojr90959@notify.bestcase.com
John F. Murano	on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com vicky@muranoroth.com;muranojr90959@notify.bestcase.com

District/off: 0312-2

User: admin

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Date Rcvd: Nov 13, 2023

Form ID: pdf903

Total Noticed: 1

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 10